1   CLAIMS

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3   We claim:

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5   1.   A method in a transaction system for authorizing a commercial

6   transaction comprising:

7   receiving transaction-related information, including an account

8   identifier of an account;

9   accessing and verifying information associated with the account;

10   generating an approval signal upon satisfactory verification;

11   contacting a communication device associated with the account;

12   requesting a transaction confirmation from the communication

13   device; and

14   authorizing the commercial transaction on receiving the approval

15   signal and the transaction confirmation.

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17   2.   A method according to Claim 1, wherein contacting a communication

18   device includes contacting a communication device that is verification-data

19   protected for responding to a request for a transaction confirmation.

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21   3.   A method according to Claim 2, wherein contacting a communication

22   device that is verification-data protected includes contacting a communication

23   device that is password-protected.

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25   4.   A method according to Claim 2, wherein contacting a communication

26   device that is verification-data protected includes contacting a communication

27   device that is biometric-data protected.

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29   5.   A method according to Claim 1, wherein requesting a transaction

30   confirmation from the communication device includes receiving a transaction

31   confirmation automatically generated by the communication device.

1   6.   A method according to Claim 1, wherein contacting a communication

2   device includes contacting a communication device that supports a first

3   password therein and wherein requesting a transaction confirmation from the

4   communication device includes receiving a transaction confirmation

5   generated by the communication device only if a second password received

6   along with the transaction-related information is sent to the communication

7   device and is verified to match the first password.

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9   7.   A method according to Claim 1, wherein contacting a communication

10   device includes contacting a communication device associated with the

11   account via a public communication network.

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13   8.   A method according to Claim 1, wherein contacting a communication

14   device includes contacting a communication device by an authorization center

15   in the transaction system.

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17   9.   A method according to Claim 8, wherein contacting a communication

18   device includes contacting a communication device by a card issuer of the

19   authorization center.

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21   10.   A method according to Claim 1, wherein contacting a communication

22   device includes contacting a dedicated communication device issued by the

23   card issuer.

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25   11.   A method according to Claim 1, wherein contacting a communication

26   device includes contacting one of a mobile phone and a two-way pager via a

27   public network.

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29   12.   A transaction system comprising:

30   a POS device for receiving transaction-related information

31   including an account identifier of an account;

1   an authorization center for accessing and verifying information

2   associated with the account and for generating an approval signal upon

3   satisfactory verification; and

4   means for contacting a communication device associated with

5   the account and for requesting a transaction confirmation from the

6   communication device;

7   wherein the commercial transaction is authorized on receiving

8   the approval signal and the transaction confirmation.

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10   13.   A communication device suitable for use for confirming a commercial

11   transaction comprises:

12   means for establishing a connection initiated by a transaction

13   system;

14   means for receiving a request for a transaction confirmation; and

15   means for responding to the request by sending the transaction

16   confirmation.

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18   14.   A communication device according to Claim 13, further including

19   means for requesting verification data from a user of the communication

20   device before responding to the request.

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22   15.   A communication device according to Claim 13, further including

23   means for storing a predetermined first password.

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25   16.   A communication device according to Claim 15, wherein the means for

26   receiving a request for a transaction confirmation includes means for receiving

27   a second password along with the request for a transaction confirmation and

28   wherein the means for responding to the request by sending the transaction

29   confirmation includes means for responding to the request only when the

30   second password is verified to match the first password.

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